

GOVERNMENT OF ANDHRA PRADESH
ABSTRACT

LOANS AND ADVANCES – House Building Advance – Sri Md. Afzal Khan, Office Sub Ordinate, Health Medical & Family Welfare Department – Advance for construction of House – Rs. 3,50,000/- for purpose of construction a new house – Sanction – Orders – Issued.

HEALTH MEDICAL AND FAMILY WELFARE (OP.I) DEPARTMENT

G.O. Rt. No. 1598

Dated: 17-10-2008.
Read the following:-

1. G.O. Rt. No. 2256, Fin. (A&L) Dept, dt. 22-4-2008.
2. G.O. Rt. No. 1514, HM & FW (OP.I) Dept., 01.10.2008.
3. Appln. of Sri Md.Afzal Khan, HM & FW Dept., dt. 6.9.2008

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ORDER:

Under Article 226 and 233-A of A.P. Financial Code Volume-I, sanction is hereby accorded for payment of an amount of Rs. 3,50,000/- (Rupees Three Lakh Fifty Thousand only) to Sri Md. Afzal Khan, Office Sub ordinate, HM & FW Dept. towards the construction of a new house in Plot No. 145, Sy. No. 376/5 situated at Batasingaram Village, Hayatnagar Mandal, R.R. District under the terms and conditions laid down in G.O. Ms. No. 368, Finance & Planning Dept., dt. 2.3.1958 and G.O. Ms. No. 275, Finance,dt. 5.4.1963.

2. The distribution of the amount shall be made in three installments as indicated below:-

- i) The first installment of Rs. 1,00,000/- (Rupees one lakh only) shall be paid to the grantee on his mortgaging property in favour of the Government in Form VII of land purchased by him along with the house to be built thereon.
- ii) The second installment of an amount of Rs. 1,00,000/- (Rupees One lakh only) shall be paid to the grantee when the walls reach lintal level.
- iii) The third installment of an amount of Rs. 1,50,000/- (Rupees One lakh only) shall be paid when the construction of the house has reached roof level provided that the Head of the Department is satisfied that the development of the area in which the house is newly built is completed in respect of amenities such as water supply, lighting, roads, drainage sewerage.

3. The grant of the advance is also subject to the following conditions:-

- i) That the construction of the house shall be carried out exactly in accordance with the approved plan and specifications on the basis of which the amount of advance has been computed and sanctioned. The plan and specifications must not be departed from without the prior concurrence of the Government. The grantee shall certify when applying for installment of advance admissible at the lintal, roof level in accordance with the plan and estimates furnished by him to the Government that the construction has actually reach the lintal, roof level and the amount already drawn had actually been used on the construction of the house. The Government may if necessary arrange to have inspection carried out to verify the correctness of the certificates.

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- ii) Construction shall be completed within 18 months from the date on which the first installment of the advance is paid to the grantee. Failure to do so, will render the grantee liable to refund the entire amount advanced to him (together with interest thereon) in one lumpsum. The date of completion must be reported to Government without delay.
- iii) Immediately on completion of the construction of the house, the grantee shall insure the house at his own cost for a sum not less than the amount of the advance and shall keep it so insured against damages by fire, flood or lightning, till the advance is fully repaid to the Government and deposit the policy with the Government.
- iv) The house must be maintained in good condition and repairs at his own cost and the grantee shall continue to pay all Municipal and Local taxes regularly until the advance has been repaid in full. He shall also keep the house free from all encumbrances.
- v) That any amount drawn by him in excess of the expenditure incurred should be refunded to Government together with interest thereon if any forthwith.

4. The advance shall be recovered in (192) monthly installments i.e., Rs. 2,380/- (Rupees Two thousand Three Hundred and Eighty only) as first installment and remaining (191) installments @ Rs. 1,820/- (Rupees One thousand Eight hundred and Twenty only) per month each. The interest on the loan shall be recovered after recovery of principle loan amount in 20 equal monthly installments. Any loan amount and interest thereto is found due on the date of superannuation shall be recovered from Gratuity of the loanee.

5. The advance sanctioned in para one above shall carry simple interest @ 8½% per annum from the actual date of drawal of advance. The rate of interest has been fixed provisionally and is subject to revision from time to time.

6. The recovery of the advance granted shall commence from the nineteenth month after the date of drawal of the first installment or from the month following completion of the house whichever is earlier. It will be open to the grantee to repay the amount in shorter period if he so desires. In case, Government on or before the due date, it shall be open to Government to enforce the security of the mortgage at any time thereafter, and recover the balance of the advance due together with interest and cost of recovery by sale of the house or such other manner, as may be permissible under law. The recovery of the advance shall be effected through the monthly pay/leave salary bills of that grantee. If the grantee ceases to be in service for any reason other than normal retirement/superannuation, or if he dies before the repayment of the advance with interest in full, the entire outstanding amount shall become payable to the Government forthwith. Failure on the part of the grantee or his successors in interest to repay the advance for any reason whatsoever, will entitle the Government to enforce the mortgage or to take such other action as may be permissible under Law. The property mortgaged to Government shall be reconvened to the grantee (or his successors in interest as the case may be) after the advance together with the interest thereon has been repaid to the Government in full.

7. The insurance policy taken by the grantee in respect of the house should be forwarded to the Pay and Accounts Officer, Hyderabad for perusal together with a letter addressed to the Insurance Company with whom the house is insured notifying the company that the Government are interested in the policy secured should also enclose the agreement bond and two security bonds from permanent Government servants drawing not less than his pay and the following certificate with the bill for scrutiny:-

"That if any amount falls due at the time of his retirement, it shall be recovered from his D.C.R.G."

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8. The advance sanctioned should be drawn from the provision allotted to Medical & Health Department for sanction of house building advance to Government Servants under the House of Account "7610 – Loans to Government Servants – M.H. 201 – House Building Advance – S.H. (05) – Loans to other Officers – 001 – Loans to other Officers".

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA PRADESH)

A. RAVI KUMAR
JOINT SECRETARY TO GOVERNMENT

To
The Individual concerned
The HM & FW (OP. Claims) Dept.,
The Dy. PAO, Sectt. Br., Hyd.
The A.G., A.P., Hyderabad
SF/SC

//FORWARDED:: BY ORDER//

SECTION OFFICER